

State of Washington  
Office of Insurance Commissioner  
2004 Washington Market Share and Loss Ratio  
Line of Business: Accident and Health - Credit

Top 40 Authorized Companies  
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	Minnesota Life Ins Co	66168	MN	L&D	\$6,912	20.31%	\$7,063	\$2,856	40.43%	
2	Cuna Mut Ins Society	62626	WI	L&D	\$5,032	14.79%	\$4,793	\$3,327	69.42%	
3	American Security Ins Co	42978	DE	P&C	\$4,100	12.05%	\$4,100	\$241	5.88%	
4	Resource Life Ins Co	61506	IL	L&D	\$2,257	6.63%	\$2,416	\$1,035	42.85%	
5	Union Security Life Ins Co	98884	DE	L&D	\$2,089	6.14%	\$2,872	\$549	19.11%	
6	American Bankers Ins Co Of FL	10111	FL	P&C	\$1,795	5.28%	\$1,942	\$265	13.63%	
7	American Gen Assur Co	68373	IL	L&D	\$1,736	5.10%	\$2,303	\$1,127	48.96%	
8	Central States Ind Co Of Omaha	34274	NE	P&C	\$1,618	4.76%	\$1,618	\$366	22.63%	
9	Household Life Ins Co	93777	MI	L&D	\$1,196	3.52%	\$1,817	\$788	43.39%	
10	American Heritage Life Ins Co	60534	FL	L&D	\$1,135	3.34%	\$945	\$332	35.14%	
11	American Bankers Life Assur Co Of FL	60275	FL	L&D	\$1,110	3.26%	\$1,517	\$273	18.03%	
12	Merit Life Ins Co	65951	IN	L&D	\$1,059	3.11%	\$1,129	\$254	22.48%	
13	Protective Life Ins Co	68136	TN	L&D	\$861	2.53%	\$599	\$207	34.64%	
14	American Modern Life Ins Co	65811	OH	L&D	\$671	1.97%	\$760	\$333	43.86%	
15	American Natl Ins Co	60739	TX	L&D	\$371	1.09%	\$1,258	\$489	38.87%	
16	Life Investors Ins Co Of Amer	64130	IA	L&D	\$352	1.03%	\$434	\$187	43.20%	
17	Guarantee Trust Life Ins Co	64211	IL	L&D	\$336	0.99%	\$339	\$179	52.94%	
18	American Health & Life Ins Co	60518	TX	L&D	\$318	0.93%	\$771	\$302	39.14%	
19	Universal Underwriters Life Ins Co	70173	KS	L&D	\$278	0.82%	\$332	\$176	53.10%	
20	Madison Natl Life Ins Co Inc	65781	WI	L&D	\$201	0.59%	\$227	\$189	83.31%	
21	American Reliable Ins Co	19615	AZ	P&C	\$194	0.57%	\$40	\$8	20.38%	
22	Stonebridge Life Ins Co	65021	VT	L&D	\$179	0.53%	\$179	\$40	22.26%	
23	Centurion Life Ins Co	62383	MO	L&D	\$174	0.51%	\$352	\$143	40.68%	
24	Balboa Life Ins Co	68160	CA	L&D	\$102	0.30%	\$103	\$38	37.11%	
25	Stonebridge Casualty Ins Co	10952	OH	P&C	\$95	0.28%	\$95	\$58	61.10%	
26	State Farm Mut Auto Ins Co	25178	IL	P&C	\$37	0.11%	\$37	\$18	47.74%	
27	JMIC Life Ins Co	89958	FL	L&D	\$33	0.10%	\$28	\$0	0.10%	
28	Individual Assur Co Life Hlth & Acc	81779	MO	L&D	\$28	0.08%	\$28	\$3	10.22%	
29	Standard Guaranty Ins Co	42986	DE	P&C	\$26	0.08%	\$1,263	\$96	7.63%	
30	American Republic Ins Co	60836	IA	L&D	\$14	0.04%	\$2	\$1	26.57%	
All 20 Other Companies					(\$283)	(0.83)%	\$639	\$543	117.72%	
Totals (Loss Ratio is average)(4)					\$34,027	100.00%	\$40,002	\$14,426	36.06%	

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., (2)Also means claims and benefits incurred.

(3)Washington enrollment only provided by companies filing the NAIC Health blank. (4)Totals do not represent all health coverage in Washington